Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 40

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Woolery, Frederick Paul						Name	Name of Joint Debtor (Spouse) (Last, First, Middle)						
·	VOOIE	#1 y, F10	eueric	n Pau									
All Other Names and trade names)		e Debtor in the	last 8 years	(include ma	rried, maider	n All C maio	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):						
Last four digits of (if more than one,		or Individual-Ta		(ITIN) No./Co	omplete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *						
Street Address of Debtor (No. & Street, City, and State):							et Address of Joi	nt Debtor (No.	& Street, City	, and State):			
15219 Ev	ers												
Dolton IL				6	0419								
County of Reside	ence or of th	ne Principal Pla	ace of Busin	ess:		Cour	nty of Residence	or of the Princ	cipal Place of I	Business:			
		CO	OK										
Mailing Address of	of Debtor (if	f different from	street addre	ess)		Mailir	ng Address of Jo	int Debtor (if o	different from s	street address):			
15219 Eve Dolton IL	rs St			6	0419					60419			
Location of Princi	ipal Assets	of Business D	ebtor (if diffe	erent from str	eet address	above):							
Type of Debto	or (Form of (1	Nature of Bu		Cha	pter of Bankru	ptcy Code Un	nder Which th	e Petition is Filed (Check one box)			
,	,	Joint Debtors)	☐ Heath	(Check one I Care Busine	•		Chapter 7		□ Chanter	15 Petition for Recognition			
	it D on page 2			Asset Real			Chapter 9		oreign Main Proceeding				
☐ Corporati	ion (include	s LLC & LLP)	define Railro	ed in 11 U.S.0 ad	C §101 (51B		Chapter 11 Chapter 12		☐ Chapter	15 Petition for Recognition			
☐ Partnersh	nip		☐ Stock	broker			Chapter 13			eign Nonmain Proceeding			
☐ Other (If o	debtor is no	ot one of the	I	nodity Broker		<u> </u>	<u> </u>	Nature o	f Debts (Check	(one Box)			
	tities, check type of ent		I	ng Bank		1							
and state	type or ent	ity below.)	Other	Гах-Exempt	Entity		■ Debts are primarily consumer debts, defined in 11 U.S.C. Debts are primarily business debts.						
			(C	heck box, if ap	plicable.)	1	§ 101(8) as "incurred by an						
			_	r is a tax-exe ization under	•		individual primarily for a personal, family, or household						
			United	States Code			ourpose."						
		Filing Fee (C		nue Code).			Chapter 11 Debtors						
Filing Fee atta		g . (e.	ioun ciic box,				Check one box ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)						
_ 3													
☐ Filing Fee to be signed applicate						Chec							
unable to pay							Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.						
☐ Filing Fee way	vier request	ted (applicable	to chapter	7 individuals	only) Must	Che	Check all applicable boxes:						
		for the court's			• /		A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one of more classes						
							of creditors, in a	•					
Statistical/Admi			: - - - f :-	4-11		-14:				This space is for court use only			
Debtor estimates that funds will be available for distribution to unsecured creditor Debtor estimates that, after any exempt property is excluded and administrative funds available for distribution to unsecured creditors.							ses paid, there w	vill be no					
Estimated Number	r of Creditors												
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000				
Estimated Assets	_			<u>5,000</u>	D		50,000						
	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,00	1 \$100,000,001	\$500,000,001	More than				
	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion				
Estimated Liabilitie	es 🔲												
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,000 to \$100 million	to \$100 to \$500 to \$1billion \$1 billion						

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main B1 (Official Form 1) (1/08) Page 2 of 40 <u>Document</u> **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) **Woolery, Frederick Paul** All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ David M. Lulkin David M. Lulkin Dated: 05/05/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

B1 (Official Form 1) (1/08)

П

period after the filing of the petition.

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 40

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s) Woolery, Frederick Paul

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Frederick Paul Woolery Frederick Paul Woolery

Dated: 03/18/2009

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney /s/ David M. Lulkin

Signature of Attorney for Debtor(s)

David M. Lulkin

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 05/05/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 03/18/2009 /s/ Frederick Paul Woolery

Frederick Paul Woolery



Sign & Date Here

Document Page 5 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	ed: 03/18/2009	Sign & Date Here
l cert	tify under penalty of perjury that the information provided above is true and correct.	
	The United States trustee or bankruptcy administrator has determined that the credit counseling requirement o does not apply in this district.	f 11 U.S.C. § 109(h)
	Active military duty in a military combat zone.	
ᆜ .	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reason participate in a credit counseling briefing in person, by telephone, or through the Internet.);	able effort, to
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so of realizing and making rational decisions with respect to financial responsibilities.);	as to be incapable
ł	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must by a motion for determination by the court.]	e accompanied
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 cyour bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copmanagement plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your cathe 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismost satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	y of any debt se. Any extension of
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the set days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit of so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize here.]	counseling requirement
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling age United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and ass performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan the agency no later than 15 days after your bankruptcy case is filed.	sted me in o me. You must file
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling age United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assi performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. certificate and a copy of any debt repayment plan developed through the agency.	sted me in

PFG Record # 410983 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

Document Page 6 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Frederick Paul Woolery , Debtor

In re

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	Austral		AMOUNTS SCHEDULED				
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$141,833	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$13,400	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$134,593	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$115,648	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,655		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,066		
TOTALS			\$ 155,233 TOTAL ASSETS	\$ 250,241 TOTAL LIABILITIES			

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main Document Page 7 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Frederick Paul Woolery / Debtor

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 83,128.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 83,128
State the following:	
Average Income (from Schedule I, Line 16)	\$ 4,655.18
Average Expenses (from Schedule J, Line 18)	\$ 4,066.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 4,947.31

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 7,137.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 115,648.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 122,785.00

Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Frederick Paul Woolery, Debtor

In re

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
15219 Evers Dolton, IL 60419 - (Debtors primary residence)	Fee Simple		\$ 141,833	\$ 117,506

Total Market Value of Real Property

\$141,833.00 (Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07) Page 1 of 1 PFG Record # 410983

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	H W J C	Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
		checking account with Citizens Financial Bank	Н	\$	500
		checking account with Credit Union One	Н	\$	500
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware; joint with non-filing spouse, total value of \$3,000	J	\$	1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	J	\$	100
06. Wearing Apparel		Necessary wearing apparel.	н	\$	50
07. Furs and jewelry.		watch, costume jewelry	Н	\$	100
08. Firearms and sports, photographic, and other hobby equipment.	X	DCD (Official Fo			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	NONE	Description and Location of Property	H M J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or					
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X								
10. Annuities. Itemize and name each issuer.	Х								
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X								
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X								
13. Stocks and interests in incorporated and unincorporated businesses.	X								
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X								
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X								
16. Accounts receivable	X								
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X								
22. Patents, copyrights and other intellectual property. Give particulars.	X								
23. Licenses, franchises and other general intangibles.	X								
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X								
PFG Record # 410983		B6B (Official F	orm 6E	3) (12/07) Page 2 of 3					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY							
Type of Property		Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
25. Autos, Truck, Trailers and other vehicles and accessories.							
		Credit Union 1 - 07 Chevy Equinox 1995 Toyota Corolla	н	\$ \$	9,950 700		
26. Boats, motors and accessories.	Х						
27. Aircraft and accessories.	Х						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	Х						
30. Inventory	X						
31. Animals	Х						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						
		Total (Report also on Summary of Schedules)		\$1	3,400		

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main Document Page 12 of 40 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
15219 Evers Dolton, IL 60419 - (Debtors primary residence)	735 ILCS 5/12-901	\$ 15,000	\$ 141,833
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with Citizens Financial Bank	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
checking account with Credit Union One	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware; joint with non-filing spouse, total value of \$3,000	735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
07. Furs and jewelry.			
watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
25. Autos, Truck, Trailers and other vehicles and accessories.			
1995 Toyota Corolla	735 ILCS 5/12-1001(c)	\$ 700	\$ 700
PFG Record # 410983	B6C (Office	cial Form 6C) (12/	07) Page 1 of 1

Document Page 13 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A M	* Nature of Lien *Value of Property Subject to Lien		Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	Bank of America Attn: Bankruptcy Dept. 475 Crosspoint Pkwy Getzville NY 14068 Acct No.: 1333000976658	x		Dates: 2007 Nature of Lien: Mortgage - Second Market Value: \$ 141,833 Intention: *Description: 15219 Evers Dolton, IL 60419 - (Debtors primary residence)				\$ 9,057	\$ 0
2	2 Credit Union 1 Attn: Bankruptcy Dept. 200 E Champaign Ave Rantoul IL 61866 Acct No.: 1450852401			Dates: 2007-2009 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 9,950 Intention: Reaffirm 524 (c) *Description: Credit Union 1 - 07 Chevy Equinox				\$ 17,087	\$ 7,137
3	Attn: Bankruptcy Dept. 6900 Beatrice Dr Kalamazoo MI 49009 Acct No.: 6683002907248	x		Dates: 2007 Nature of Lien: Mortgage Market Value: \$ 141,833 Intention: *Description: 15219 Evers Dolton, IL 60419 - (Debtors primary residence)				\$ 108,449	\$ 0

Total

\$ 134,593

\$ 7,137

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

Document Page 14 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

PFG Record # 410983 B6E (Official Form 6E) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

· 							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H & J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1 AMEX Attn: Bankruptcy Dept. Po Box 297871 Fort Lauderdale FL 33329 Acct #: XXXXX0920			Dates: 2005-2009 Reason: Credit Card or Credit Use				\$ 918
2 Applied BANK Attn: Bankruptcy Dept. 601 Delaware Ave Wilmington DE 19801 Acct #: XXXXX0920			Dates: 2005-2009 Reason: Credit Card or Credit Use				\$ 2,685

Record # 410983 B6F (Official Form 6F) (12/07) Page 1 of 5

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
3 AT&T Bankruptcy Dept. 1585 Waukegan Road Waukegan IL 60085 Acct #: 7084740770185			Dates: 2008 Reason: Utility Bills/Cellular Service				\$ 140	

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Fidelity National Credit Svc Bankruptcy Department 2421 N Glassel St Orange CA 92857

4 AT&T Bankruptcy Dept. 1585 Waukegan Road Waukegan IL 60085 Acct #: 293677971	Dates: 2008 Reason: Utility Bills/Cellular Service	\$ 860
5 BANK OF America Attn: Bankruptcy Dept. Pob 17054 Wilmington DE 19884 Acct #: XXXXX0920	Dates: 2008 Reason: Credit Card or Credit Use	\$ 889
6 CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX0920	Dates: 2009 Reason: Credit Card or Credit Use	\$ 387
7 CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX0920	Dates: 2007-2009 Reason: Credit Card or Credit Use	\$ 3,181

B6F (Official Form 6F) (12/07) Page 2 of 5

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Frederick Paul Woolery / Debtor

In re

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
Attn: Bankruptcy Dept. 12234 N Ih 35 Sb Bldg B Austin TX 78753			Dates: 2005-2009 Reason: Credit Card or Credit Use				\$ 5,358

2008

\$

316

Reason: Cable Bill

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Bankruptcy Department
1255 W. North Ave.
Chicago IL 60622

Acct #: XXXXX0920

Acct #: 01-010000-87984012952163-0

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Dates:

Credit Protection Association Bankruptcy Department 13355 Noel Rd., 21st floor

Dallas TX 75240

10 Credit Solutions Corp. Bankruptcy Department 9577 Chesapeake Dr. San Diego CA 92123 Acct #:	Dates: 2008 Reason: Credit Card or Credit Use	\$ 200
11 Department of Veterans Affairs Attn: Bankruptcy Department Box 530269 Atlanta GA 30353-0269 Acct #: 578-0000000-164502	Dates: 2008 Reason:	\$ 1,869
12 Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX0920	Dates: 2009 Reason: Notice Only	\$ 0

Record # 410983 B6F (Official Form 6F) (12/07) Page 3 of 5

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main Document Page 18 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Frederick Paul Woolery / Debtor

In re

Record # 410983

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
13 Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX0920			Dates: 2009 Reason: Notice Only				\$ 0
14 GEMB/JCP Attn: Bankruptcy Dept. Po Box 984100 El Paso TX 79998 Acct #: XXXXX0920			Dates: 2007-2008 Reason: Credit Card or Credit Use				\$ 265
15 GEMB/Lowes Attn: Bankruptcy Dept. Po Box 103065 Roswell GA 30076 Acct #: XXXXX0920			Dates: 2007 Reason: Credit Card or Credit Use				\$ 1,603
16 GEMB/SAMS CLUB DC Attn: Bankruptcy Dept. Po Box 981400 El Paso TX 79998 Acct #: XXXXX0920			Dates: 2007-2009 Reason: Credit Card or Credit Use				\$ 3,881
17 HSBC BANK Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX0920			Dates: 2009 Reason: Credit Card or Credit Use				\$ 1,054
18 Merrick BANK Attn: Bankruptcy Dept. Po Box 5000 Draper UT 84020 Acct #: XXXXX0920			Dates: 2008 Reason: Credit Card or Credit Use				\$ 2,827
19 Sears/CBSD Attn: Bankruptcy Dept. Po Box 6189 Sioux Falls SD 57117 Acct #: XXXXX0920			Dates: 2001-2009 Reason: Credit Card or Credit Use				\$ 625

Document Page 19 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery / Debtor

SCHEDULE F - CREDITO	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Includi Zip Code and Account Number (See Instructions Above)	Codebtor	H & J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
20 Sears/CBSD Attn: Bankruptcy Dept. Po Box 6189 Sioux Falls SD 57117 Acct #: XXXXX0920			Dates: 2009 Reason: Credit Card or Credit Use				\$ 1,783	
21 THD/CBSD Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: XXXXX0920			Dates: 2004-2009 Reason: Credit Card or Credit Use				\$ 3,483	
22 TNB - Target Attn: Bankruptcy Dept. Po Box 673 Minneapolis MN 55440 Acct #: XXXXX0920			Dates: 2008 Reason: Credit Card or Credit Use				\$ 196	
23 <u>TransUnion</u> Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX0920			Dates: 2009 Reason: Notice Only				\$ 0	
24 US DEPT OF Education Attn: Bankruptcy Dept. 501 Bleecker St Utica NY 13501 Acct #: 3254209203			Dates: 2008-2009 Reason: Loan or Tuition for Education				\$ 83,128	

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 115,648.00

Document Page 20 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record # 410983 B6G (Official Form 6G) (12/07) Page 1 of 1

Document Page 21 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. So 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

	Name and Address of CoDebtor	Name and Address of the Creditor
1	Dolores Woolery 15219 Evers St Dolton, IL 60419	Bank of America Attn: Bankruptcy Dept. 475 Crosspoint Pkwy Getzville NY 14068 Account No. 1333000976658
2	Dolores Woolery 15219 Evers St Dolton, IL 60419	IndyMac Bank Attn: Bankruptcy Dept. 6900 Beatrice Dr Kalamazoo MI 49009 Account No. 6683002907248

PFG Record # 410983 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATES BARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTO	OR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Married	None	
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Human Services Caseworker	
Name of Employer:	Illinois Dept of Human Service	
Years Employed		
Employer Address:	3301 Wireton Road	
City, State, Zip	Blue Island, IL 60406	,

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 4,691.92	\$ 0.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 4,691.92	\$ 0.00
4. LESS PAYROLL DEDUCTIONS	,	·
a. Payroll Taxes and Social Security	\$ 965.05	\$ 0.00
b. Insurance	\$ 64.46	\$ 0.00
c. Union Dues	\$ 52.52	\$ 0.00
d. Other (Specify) Pension:	\$ 187.68	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 150.43	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,420.14	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,271.78	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 1,383.40
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,271.78	\$ 1,383.40
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 4,65	5.18
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and,	

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 410983 B6I (Official Form 6I) (12/07) Page 1 of 1

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery / Debtor

Bankruptcy Docket #:

SCHEDULE J - CURRENT	EXPENSES OF	INDIVIDUA	L DEBTOR(S)
Complete this schedule by estimating the average mor payments made bi-weekly, quarterly, semi-annually, or annually, or an		and the debtor's fami	y at time case filed. P	rorate any
Check box if joint petition is filed & debtor's spouse mainta	ins a separate household. Cor	mplete a separate sche	edule of expenditures lab	eled "Spouse".
1. Rent or home mortgage payment (include lot	rented for mobile home	e)		\$ 1,049.00
a. Real Estate taxes included? [x] Yes []	No b. Property insu	urance included?	[] Yes [x] No	
2. Utilities: a. Electricity and Heating Fuel				\$ 225.00
b. Water, Sewer, Garbage				\$ 50.00
c. Cellphone, Internet				\$ 125.00
d. Other Home Phone and Cab	le Television			\$ 190.00
3. Home Maintenance (repairs and upkeep)				\$ 75.00
4. Food				\$ 500.00
5. Clothing				\$ 75.00
6. Laundry and Dry Cleaning				\$ 60.00
7. Medical and Dental Expenses				\$ 110.00
8. Transportation (not including car payments)	Gas, Tolls/Parking, Fe	es/Licenses, Re	pair, Bus/Train	\$ 465.00
9. Recreation, Clubs and Entertainment, Newsp	apers, Magazines, etc.			\$ 50.00
10. Charitable Contributions				\$ 240.00
11. Insurance (not deducted from wages or include a. Homeowner's or Renter's	ded in home mortgage	payments)		\$ 87.00
b. Life				\$ -
c. Health				\$-
d. Auto				\$ 160.00
e. Other				\$-
12. Taxes (not deducted from wages or included	in home mortgage pay	ments)		•
(Specify) Federal or State Tax Repaymer		•		\$ -
13. Installment Payments: (In Chapter 11, 12, and	d 13 cases, do not list p	payments to be in	cluded in plan)	***
a. Auto				\$260.00
b. Reaffirmation Payments				\$ -
c. Other 14. Alimony, maintenance and support paid to other	\$-			\$- ©
				\$- C
15. Payments for support of additional dependen	- ·		stamont)	\$- \$ -
16. Regular expenses from operation of business		Childcare &		\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags Eyecare, Meds Postage/Bankir		Babysitting	Pet Care:	
\$245.00 \$35.00	\$0.00	\$ -	\$ -	\$280.00
18. AVERAGE MONTHLY EXPENSES (Total lines the Stastical of Summary of Certain Liabilities and Relations)		ary of Schedules and	if applicable, on	\$ 4,066.00
19. Describe any increase/decrease in expenditu <i>None</i>	res anticipated to occur	within the year f	ollowing the filing	this document:
20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly i	ncome from Line	15 of Schedule I	\$ 4,655.18
-	b. Average monthly			\$ 4,066.00
	c. Monthly net incom	•		\$ 589.18
	d. Total amount to be	. ,	onthly	\$ -
		,	- ,	

Record #: 410983 B6J (Official Form 6J) (12/07) Page 1 of 1

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main Document Page 24 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery Debtor

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

X Date & Sign 03/18/2009 Dated: /s/ Frederick Paul Woolery **Frederick Paul Woolery**

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record #

Document Page 25 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$10,795 2008: \$28,390 2007: \$28,579	employment	
Spouse		
AMOUNT	SOURCE	_

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main Document Page 26 of 40 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	CTATEMENT OF FIN	ANCIAL AFFAIRC	
	STATEMENT OF FINA	ANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2009: \$2800 2008: \$3400 2007: \$3200	former operation of business - Child care		
02. INCOME OTHER THAN	FROM EMPLOYMENT OR OPERATION O	F BUSINESS:	
the two years immediately pospouse separately. (Married	received by the debtor other than from empl receding the commencement of this case. G debtors filing under chapter 12 or chapter 13 are separated and a joint petition is not filed.	ive particulars. If a joint petition is 3 must state income for each spou	filed, state income for each
AMOUNT	SOURCE		
2009: \$15,756 (lump su 2008: \$3000 2007: \$0 Spouse	m) Social Security disability		
AMOUNT	SOURCE		
2009: \$1100 2008: \$15000 2007: \$14000	Social Security		
03. PAYMENTS TO CREDIT	TORS:		
Complete a. or b. as approp	riate, and c.		
services, and other debts to value of all property that con that were made to a creditor an approved nonprofit budge	DEBTOR(S) WITH PRIMARILY CONSUMER any creditor made within 90 days immediate istitutes or is affected by such transfer is not on account of a domestic support obligation eting and creditor counseling agency. (Marri spouses whether or not a joint petition is filed	ly proceeding the commencemen less than \$600.00. Indicate with a or as part of an alternative repaysed debtors filing under chapter 12	t of this case if the aggregate an asterisk (*) any payments ment schedule under a plan by or chapter 13 must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main Document Page 27 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

STATEMENT OF FINANCIAL AFFAIRS

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
Credit Union 1 200 E Champaign Ave Rantoul IL 61866	Monthly	\$ 1,272	\$ 15,815
Indymac BANK 6900 Beatrice Dr Kalamazoo MI 49009	Monthly	\$ 2,766	\$ 105,683



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

rmount
II Owing

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main Document Page 28 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

STATEMENT OF FINANCIAL AFFAIRS

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

Contract

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE
SUIT AND OF
CASE NUMBER PROCEEDING

AND LOCATION

Circuit Court of Cook

County, 50 W. Washington,

Chicago, IL 60602

COURT

OF AGENCY

DISPOSITION

Judgment entered,
garnishment in place

STATUS

OF

08 M1 194735 Chase Bank v. Fredrick Woolery

Contract Circuit Court of Cook

Judgment entered, garnishment in place

08 M1 194305 HSBC v. Frederick Woolery

County, 50 W. Washington, Chicago, IL 60602

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main Document Page 29 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

06. ASSIGNMENTS AND RE	CEIVERSHIPS:		
a. Describe any assignment c case. (Married debtors filing u	of property for the benefit of creditors made wit under chapter 12 or chapter 13 must include ar ouses are separated and a joint petition is not	ny assignment by either or both s	_
Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement	
preceding the commencemen	been in the hands of a custodian, receiver, or nt of this case. (Married debtors filing under ch uses whether or not a joint petition is filed, unle	apter 12 or chapter 13 must inclu	ude information concerning
Name and	Name & Location	Date	Description
Address of Custodian	of Court Case Title & Number	of Order	and Value of Property
07. GIFTS:			
List all gifts or charitable cont usual gifts to family members than \$100 per recipient. (Man	ributions made within one year immediately pr aggregating less than \$200 in value per indivi ried debtors filing under chapter 12 or chapter	dual family member and charitat 13 must include gifts or contribu	ole contributions aggregating
List all gifts or charitable cont usual gifts to family members than \$100 per recipient. (Man	aggregating less than \$200 in value per indivi	dual family member and charitat 13 must include gifts or contribu	ole contributions aggregating
List all gifts or charitable cont usual gifts to family members than \$100 per recipient. (Man whether or not a joint petition	aggregating less than \$200 in value per indiviried debtors filing under chapter 12 or chapter is filed, unless the spouses are separated and Relationship	dual family member and charitat 13 must include gifts or contribut I a joint petition is not filed.) Date	ole contributions aggregating tions by either or both spouse Description
List all gifts or charitable cont usual gifts to family members than \$100 per recipient. (Man whether or not a joint petition Name and Address of Person or	aggregating less than \$200 in value per indiviried debtors filing under chapter 12 or chapter is filed, unless the spouses are separated and Relationship to Debtor,	dual family member and charitat 13 must include gifts or contribut I a joint petition is not filed.) Date of	ole contributions aggregating tions by either or both spouse Description and Value
List all gifts or charitable cont usual gifts to family members than \$100 per recipient. (Man whether or not a joint petition Name and Address of Person or Organization	aggregating less than \$200 in value per indiviried debtors filing under chapter 12 or chapter is filed, unless the spouses are separated and Relationship to Debtor, If Any Church	dual family member and charitat 13 must include gifts or contribut I a joint petition is not filed.) Date of Gift	ole contributions aggregating tions by either or both spous Description and Value of Gift
List all gifts or charitable cont usual gifts to family members than \$100 per recipient. (Man whether or not a joint petition Name and Address of Person or	raggregating less than \$200 in value per indiviried debtors filing under chapter 12 or chapter is filed, unless the spouses are separated and Relationship to Debtor, If Any Church	dual family member and charitat 13 must include gifts or contribut I a joint petition is not filed.) Date of	ole contributions aggregating tions by either or both spous Description and Value
List all gifts or charitable cont usual gifts to family members than \$100 per recipient. (Man whether or not a joint petition Name and Address of Person or Organization Christ Universal Church 11901 S. Ashland, Chicag	raggregating less than \$200 in value per indiviried debtors filing under chapter 12 or chapter is filed, unless the spouses are separated and Relationship to Debtor, If Any Church	dual family member and charitat 13 must include gifts or contribut I a joint petition is not filed.) Date of Gift	ole contributions aggregating tions by either or both spous Description and Value of Gift
List all gifts or charitable cont usual gifts to family members than \$100 per recipient. (Mark whether or not a joint petition Name and Address of Person or Organization Christ Universal Church 11901 S. Ashland, Chicag IL 60643 08. LOSSES: List all losses from fire, theft, commencement of this case.	raggregating less than \$200 in value per indiviried debtors filing under chapter 12 or chapter is filed, unless the spouses are separated and Relationship to Debtor, If Any Church	dual family member and charitate 13 must include gifts or contribute I a joint petition is not filed.) Date of Gift Monthly mediately preceding the commentate and the sum of the commentation of the comme	Description and Value of Gift \$240
List all gifts or charitable cont usual gifts to family members than \$100 per recipient. (Mark whether or not a joint petition Name and Address of Person or Organization Christ Universal Church 11901 S. Ashland, Chicag IL 60643 08. LOSSES: List all losses from fire, theft, commencement of this case.	ried debtors filing under chapter 12 or chapter is filed, unless the spouses are separated and Relationship to Debtor, If Any Church go, other casualty or gambling within one year imm (Married debtors filing under chapter 12 or chapter is filed, unless the spouses are separated and Relationship to Debtor, If Any Church go,	dual family member and charitate 13 must include gifts or contribute I a joint petition is not filed.) Date of Gift Monthly mediately preceding the commentate and the sum of the commentation of the comme	Description and Value of Gift \$240
List all gifts or charitable cont usual gifts to family members than \$100 per recipient. (Mark whether or not a joint petition Name and Address of Person or Organization Christ Universal Church 11901 S. Ashland, Chicag IL 60643 08. LOSSES: List all losses from fire, theft, commencement of this case. or not a joint petition is filed, to	ried debtors filing under chapter 12 or chapter is filed, unless the spouses are separated and Relationship to Debtor, If Any Church Go, other casualty or gambling within one year imm (Married debtors filing under chapter 12 or chapter is filed, unless the spouses are separated and a joint process.	dual family member and charitate 13 must include gifts or contribute 1 a joint petition is not filed.) Date of Gift Monthly mediately preceding the commercapter 13 must include losses by election is not filed.)	Description and Value of Gift \$240

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main Document Page 30 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

STATEMENT	THE LINIAN	<i>(</i> - A <i> </i>	LLVIDG
3 I A I F IVI F IVI I			

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400 Chicago, IL 60603 2009

Payment/Value: \$780 paid prior to filing, balance of \$3,500.00 to be paid via Chapter 13 repayment \$2,000

Credit Solutions 9577 Chesapeake Dr. San Diego, CA 92123

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227



10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property Transferred and Value Received Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main Document Page 31 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

STATEMENT	OF FINANCIAL AFFAIRS

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Date Amount of Creditor of Setoff of Setoff

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main Document Page 32 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

	ATEMIENT OF T	INANCIAL AFFAIRS	
14. LIST ALL PROPERTY HELD FOR	R ANOTHER PERSON:		
List all property owned by another per	rson that the debtor holds or co	ontrols.	
Name and Address of Owner	Description and Value of Property	Location of Property	
15. PRIOR ADDRESS OF DEBTOR(,	e commencement of this case, list all premises wh	ich the debtor
occupied during that period and vacat	·	t of this case. If a joint petition is filed, report also a	
occupied during that period and vacat of either spouse.	Name	t of this case. If a joint petition is filed, report also a	
occupied during that period and vacat of either spouse. Address 2370 Performance Dr	·	t of this case. If a joint petition is filed, report also a	
occupied during that period and vacat of either spouse. Address	Name Used	t of this case. If a joint petition is filed, report also a Dates of Occupancy	
Address 2370 Performance Dr Richardson TX 75082-4333 17521 Shirley Dr	Name Used Same Same	Dates of Occupancy FROM 9/2008 To 9/2008	

PFG Record # 410983 B7 (Official Form 7) (12/07) Page 8 of 13

Document Page 33 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

number.

Name and Address of

Governmental Unit

17. ENVIRONMENTAL INFORMATION: For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, include statutes or regulations regulating the cleanup of the these substances, wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not present operated by the debtor, including, but not limited to, disposal sites. "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, environmental Law. 17a. List the name and address of every site for which the debtor has received notice in writing by a government or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the	e purpose of this question, the following definitions apply: onmental Law" means any federal, state, or local statute ubstances, wastes or material into the air, land, soil surfa	or regulation regulating pollution, contamina	
"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, include statutes or regulations regulating the cleanup of the these substances, wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not present operated by the debtor, including, but not limited to, disposal sites. "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, environmental Law.	onmental Law" means any federal, state, or local statute oubstances, wastes or material into the air, land, soil surfa	or regulation regulating pollution, contamina	
toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, includ statutes or regulations regulating the cleanup of the these substances, wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not present operated by the debtor, including, but not limited to, disposal sites. "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, environmental Law.	ubstances, wastes or material into the air, land, soil surfa		
operated by the debtor, including, but not limited to, disposal sites. "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, environmental Law. 17a. List the name and address of every site for which the debtor has received notice in writing by a government	· ·	tances, wastes, or material.	ncluding, but not limited t
environmental Law. 17a. List the name and address of every site for which the debtor has received notice in writing by a governmental Law.			esently or formerly owned
17a. List the name and address of every site for which the debtor has received notice in writing by a governmen		waste, hazardous or toxic substances, pollu	utant, or contaminant, etc
Environmental Law:	entially liable under or in violation of an Environmental La		
Site Name	Site Name Name and Address	Date	Environment
and Address of Governmental Unit of Notice	and Address of Governmental Unit	of Notice	Law
17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a re Material. Indicate the governmental unit to which the notice was sent and the date of the notice.			
	· · · · · · · · · · · · · · · · · · ·		f a release of Hazardous
Site Name	al. Indicate the governmental unit to which the notice was	s sent and the date of the notice.	f a release of Hazardous Environment

PFG Record # 410983 B7 (Official Form 7) (12/07) Page 9 of 13

debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket

Status of

Disposition

Docket

Number

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Mair Document Page 34 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

STATEMENT	OF FIN	IANCIAL	AFFAIRS
SIAICIVICIVI	OF FIN	IANCIAL	AFFAIRS

NONE	
Х	

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Name & Last Four Digits of Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	Nature of Business	Beginning and Ending Dates
b. Identify any business listed in sub	division a., above, that is "single	asset real estate" as defined in 11 US	SC 101.
Name	Address		
The following questions are to be contained to the contained are to be contained at the contained are the contained at the contained are the contained at the c	ly preceding the commencement ercent of the voting or equity sectors.	urities of a corporation; a partner, oth	officer, director, managing er than a limited partner, of a
	complete this portion of the state	ment only if the debtor is or has beer	n in business, as defined abov

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

Document Page 35 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN		
	uals who within two (2) years immediately prepared a financial statement of the debtor.	eceding the filing of this bankruptcy case hav	e audited the book
Name	Address	Dates Services Rendered	
	uals who at the time of the commencement o	f this case were in possession of the books of le, explain.	f account and reco
Name	Address		
	ions, creditors and other parties, including m two (2) years immediately preceding the cor	ercantile and trade agencies, to whom a final nmencement of this case.	ncial statement wa
Name and Address	Date Issued		
20. INVENTORIES	a inventorian taken of your property, the name	o of the person who averagined the taking of	ooch inventory o
the dollar amount and basis		e of the person who supervised the taking of	each inventory, ar
Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)	
b. List the name and address Date of Inventory	ss of the person having possession of the re Name and Addresses of Custodian of Inventory Records	cords of each of the inventories reported in a.	, above.
	S, OFFICERS, DIRECTORS AND SHAREH	DLDERS:	
a. If the debtor is a partners	ship, list nature and percentage of interest of	each member of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	

Document Page 36 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	SIAIEMENI OF F	FINANCIAL AFFAIRS	
21. CURRENT PARTNERS, OFFI	CERS, DIRECTORS AND SHA	REHOLDERS:	
a. If the debtor is a partnership, list	nature and percentage of intere	est of each member of the partnership.	
Name	Nature	Percentage of	
and Address	of Interest	Interest	
21b. If the debtor is a corporation, l		corporation; and each stockholder who dire ne corporation.	ctly or indirectly owns,
Name and Address	Title	Nature and Percentage of Stock Ownership	
22. FORMER PARTNERS, OFFIC	PERS DIRECTORS AND SHAR	FUOLDEDO.	
,	,		
,	,	nership interest of each member of the part Date of Withdrawal	nership.
If the debtor is a partnership, list th Name 22b. If the debtor is a corporation, list the debtor is a corporation.	e nature and percentage of part Address ist all officers, or directors whos	nership interest of each member of the part Date of	
If the debtor is a partnership, list th Name	e nature and percentage of part Address ist all officers, or directors whos	nership interest of each member of the part Date of Withdrawal	
If the debtor is a partnership, list th Name 22b. If the debtor is a corporation, limmediately preceding the commental Name and Address 23. WITHDRAWALS FROM A PAF	e nature and percentage of part Address ist all officers, or directors whose ement of this case. Title RTNERSHIP OR DISTRIBUTION poration, list all withdrawals or descriptions.	Date of Withdrawal e relationship with the corporation terminate Date of Termination	ed within one (1) year

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main Document Page 37 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

STATEMENT	OF FINANCIA	I AFFAIRS
SIAICIVICIAI	OF FINANCIA	LAFFAIRO

NONE

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer Identification Number (EIN)

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 03/18/2009

/s/ Frederick Paul Woolery
Frederick Paul Woolery

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-16381 Doc 1 Filed 05/05/09 Entered 05/05/09 20:25:43 Desc Main Document Page 38 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

The Filing Fee has been paid.

\$3,500

\$780

\$2,720

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- **4.** The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 05/05/2009 /s/ David M. Lulkin

Attorney Name: David M. Lulkin
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6290094

Document Page 39 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Frederick Paul Woolery, Debtor

VERIFI	\triangle		○ E	CDEDI.		NAV.	TDIV
VERIFI	CAI	IUN	UF	CREDI	IUR	IVIA	IRIA

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/18/2009

/s/ Frederick Paul Woolery
Frederick Paul Woolery

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Frederick Paul Woolery Debtor

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 03/18/2009 /s/ Frederick Paul Woolery

Frederick Paul Woolery

~

Sign & Date Here



Sign & Date Here

Dated: 05/05/2009

/s/ David M. Lulkin

Attorney: David M. Lulkin Bar No: 6290094